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SI Financial Group, Inc. Form NT 10-K March 19, 2019

SEC FILE NUMBER: 000-54241 CUSIP NUMBER: 78425V104

UNITED STATES SECURITIES AND EXCHANGE COMMISSION WASHINGTON, D.C. 20549

FORM 12b-25

NOTIFICATION OF LATE FILING

(Check One): x Form 10-K "Form 20-F "Form 11-K "Form 10-Q Form N-SAR Form N-CSR

For Period Ended: December 31, 2018

- " Transition Report on Form 10-K
- " Transition Report on Form 20-F
- " Transition Report on Form 11-K
- " Transition Report on Form 10-Q
- " Transition Report on Form N-SAR

For the Transition Period Ended:

Read Instruction (on back page) Before Preparing Form. Please Print or Type.

Nothing in this form shall be construed to imply that the Commission has verified any information contained herein.

If the notification relates to a portion of the filing checked above, identify the Item(s) to which the notification relates:

PART I REGISTRANT INFORMATION

SI FINANCIAL GROUP, INC. Full Name of Registrant

Not Applicable Former Name if Applicable

803 Main Street Address of Principal Executive Office (Street and Number)

Willimantic, Connecticut 06226 City, State and Zip Code

PART II RULES 12b-25(b) AND (c)

If the subject report could not be filed without unreasonable effort or expense and the registrant seeks relief pursuant to Rule 12b-25(b), the following should be completed. (Check box if appropriate)

- (a) The reason described in reasonable detail in Part III of this form could not be eliminated without unreasonable effort or expense;
- (b) The subject annual report, semi-annual report, transition report on Form 10-K, Form 20-F, Form 11-K, Form N-SAR or Form N-CSR, or portion thereof, will be filed on or before the fifteenth calendar day following the x prescribed due date; or the subject quarterly report or transition report on Form 10-Q or subject distribution report on Form 10-D, or portion thereof, will be filed on or before the fifth calendar day following the prescribed due date; and
  - (c) The accountant's statement or other exhibit required by Rule 12b-25(c) has been attached if applicable.

## PART III NARRATIVE

State below in reasonable detail why Forms 10-K, 20-F, 11-K, 10-Q, 10-D, N-SAR, N-CSR, or the transition report or portion thereof, could not be filed within the prescribed time period.

SI Financial Group, Inc.'s (the "Company") Annual Report on Form 10-K for the year ended December 31, 2018 was not filed within the prescribed time period due to a processing error. The Annual Report on Form 10-K was filed with the SEC on March 18, 2019 at 6:08 p.m., Eastern Time. The deadline to file the Company's Annual Report on Form 10-K was March 18, 2019 prior to 5:30 p.m., Eastern Time.

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## PART IV OTHER INFORMATION

(1) Name and telephone number of person to contact in regard to this notification

Lauren L. Murphy 860 423-4581

(Name) (Area Code) (Telephone Number)

Have all other periodic reports required under Section 13 or 15(d) of the Securities Exchange Act of 1934 or (2) Section 30 of the Investment Company Act of 1940 during the preceding 12 months or for such shorter period that the registrant was required to file such report(s) been filed? If the answer is no, identify report(s). x Yes "No

Is it anticipated that any significant change in results of operations from the corresponding period for the last fiscal (3) year will be reflected by the earnings statements to be included in the subject report or portion thereof? "Yes x No

If so, attach an explanation of the anticipated change, both narratively and quantitatively, and, if appropriate, state the reasons why a reasonable estimate of the results cannot be made.

## SI FINANCIAL GROUP, INC.

(Name of Registrant as Specified in Charter)

has caused this notification to be signed on its behalf by the undersigned hereunto duly authorized.

Date: March 19, 2019 By/s/ Lauren L. Murphy

Lauren L. Murphy

Executive Vice President and Chief Financial Officer